

United States Bankruptcy Court
Southern District of New York

In re Elaine A. Fludgate

Debtor(s)

Case No. 10-14475
Chapter 7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

I, Elaine A. Fludgate, the debtor in the above-styled case, hereby certify that on September 20, 2010, I completed an instructional course in personal financial management provided by InCharge Education Foundation, Inc., an approved personal financial management provider.

Certificate No. (if any): 02910-NYS-DE-012723691.

I, , the debtor in the above-styled case, hereby certify that no personal financial management course is required because of [Check the appropriate box.]:

- Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- Active military duty in a military combat zone; or

Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ Elaine A. Fludgate
Elaine A. Fludgate

Date: October 19, 2010

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 02910-NYS-DE-012723691

Bankruptcy Case Number: 10-14475



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 20, 2010, at 8:12 o'clock PM EDT, Elaine Fludgate completed a course on personal financial management given by internet by InCharge Education Foundation, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Southern District of New York.

Date: October 19, 2010 By: /s/Mariel Laporte

Name: Mariel Laporte

Title: Certified Bankruptcy Counselor